

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

CURTIS WILLIAMS, JR.
SSAN: XXX-XX-8981

Case No. 15-31771-DHW
Chapter 13

Debtor(s)

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, by and through the undersigned counsel, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on Wednesday, July 1, 2015.
 2. The debtor(s) §341 Meeting of Creditors was held Thursday, August 13, 2015.
- (X) The plan is a composition plan and does not provide for the complete applicable commitment period as required by law.
- (X) The following creditor was not listed, but they filed their claim as secured The debtor's plan fails to make provisions for this claim.

Creditor: GUARDIAN CREDIT UNION
Trustee's Claim Number: 7
Account Number: 6 21-CROSSCOLL-08 IMPALA-NO PROV
Claim Amount: \$1,291.34
Court Claim Number: 8
Claim Filed As: SECURED VEHICLE DEBT

WHEREFORE, the above premises considered, Trustee objects to confirmation and requests that confirmation be denied or the case be continued until such time as the requested issues have been resolved.

Respectfully submitted this Friday, September 4, 2015.

Office of the Chapter 13 Trustee
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Curtis C. Reding
Chapter 13 Trustee

By: /s/ Tina J. Hayes

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served copies of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this Friday, 4 September, 2015.

Copy to: DEBTOR(S)
RICHARD D SHINBAUM

/s/ Tina J. Hayes

Tina J. Hayes